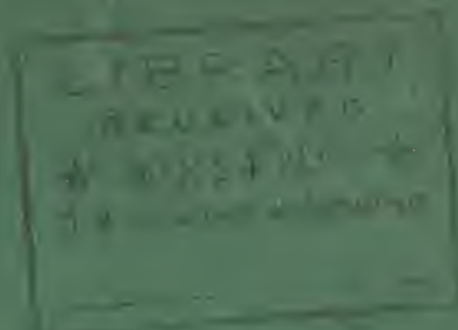


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# FARM FAMILY ACCOUNT BOOK

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For the year from \_\_\_\_\_, 19\_\_\_\_, to \_\_\_\_\_, 19\_\_\_\_

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UNITED STATES DEPARTMENT OF AGRICULTURE  
BUREAU OF HOME ECONOMICS  
WASHINGTON, D. C.  
1935



# FARM FAMILY ACCOUNT BOOK

For the year from \_\_\_\_\_, 19\_\_\_\_, to \_\_\_\_\_, 19\_\_\_\_

UNITED STATES DEPARTMENT OF AGRICULTURE  
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# FARM FAMILY ACCOUNT BOOK

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This farm family account book was prepared by Ruth Crawford Freeman, specialist in home accounts of the Agricultural Extension Service of the University of Illinois, and by Day Monroe, senior home economist, and other members of the Economics Division of the Bureau of Home Economics, United States Department of Agriculture.

The classification of expenditures is based on the work of the Committee on Uniform Home Accounts of the Extension Service Department of the American Home Economics Association.

Grateful acknowledgment for helpful suggestions is also made to members of the Extension Service, United States Department of Agriculture, especially to Mary Rokahr and L. M. Vaughan, and to S. B. Cleland of the Minnesota College of Agriculture for assistance in coordinating this book with forms for keeping accounts of farm business.

December 1935.



## FAMILY ACCOUNTS AS A TOOL FOR WISE MANAGEMENT OF FINANCES

This account book is designed to help farm families manage their financial affairs wisely. As would be expected of any account book, it provides forms for monthly records and for an annual summary of expenditures for family living. Since such information alone is inadequate as a basis for wise money management, this book provides forms<sup>1</sup> for recording other important information concerning family finances to be used as follows:

**For planning expenditures:** A monthly plan for meeting anticipated expenditures which are relatively large (p. 5); the current year's budget (pp. 30-31).

**For remembering bills owed:** A monthly summary of unpaid accounts (p. 32).

**For making a monthly cash balance:** Columns on monthly cash records for entering cash receipts, family living and business expenditures, and investments (pp. 6-29).

**For summarizing the family's money transactions of the year:** A summary record showing total expenditures for family living and for business, investments, cash receipts, and the year's cash balance (pp. 30-31).

**For measuring financial progress:** A net worth statement (p. 33).

**For estimating contributions of the farm to family living:** A record of food, fuel, and other products furnished by the farm for family use (p. 34).

All of the information concerning cash receipts, business as well as family living expenditures, investments, and debts, is important if the family is to know where it stands financially. However, a family that does not wish to keep so complete a record of its money income and outgo will find it well worth-while to keep only the monthly records and yearly summary of its expenditures for family living. By so doing, it provides itself with a basis for evaluating and improving its spending ways.

**A farm account book should be kept in conjunction with this family account book.** Only expenditures for family living are analyzed in detail, even though this book also provides for keeping a memorandum of cash receipts and of outgo for farm business. Entries showing such receipts and business expenditures should be transferred to the farm account book for analysis.

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<sup>1</sup> Detailed directions for using these different records are given on pages 37-40.

## PLANNING A BUDGET FOR THE FARM FAMILY ON THE BASIS OF ITS PAST YEAR'S EXPENDITURES

Expenditures should be planned before spending begins. This helps to prevent dissatisfaction almost sure to result when money is spent in a hit-or-miss fashion. Every family should work out a spending plan, or budget, for the year, in order to make its money and other resources give maximum service to all members of the family. Since the family's level of living depends in part upon the amount of food, fuel, and other products supplied by the farm, the year's plans for production for family use should be made at the same time as the year's expenditure plans. In addition, since time and energy may be used to save money, and money may be used to save strength and time, the family's labor resources should be considered.

Experiences of others may be helpful as a guide in such budget planning. But ready-made budgets, based on average expenditures of a number of families, seldom are suited to any specific situation, since no two families have the same resources, needs, and desires. The best aid a family can have for budget planning is information as to the amounts that the family itself spent for different items of living the year before.

The first step in planning a budget is to decide whether total expenditures for family living should be greater or less than during the year past. In making this decision a family should consider probable changes in the needs of the different members, debts to be paid, anticipated income and changes in the price level, as well as the previous year's total expenditures.

The next step is to consider what changes should be made in ways of spending. If total expenditures are to be increased or decreased, there must be decisions as to where the additional money shall go or where cuts shall be made. Whether expenditures change or remain the same, there should be critical appraisal of how the money was used in order to decide whether ways of spending previously followed may be improved so that they give the family greater returns.

For making these decisions it is important to know how much was spent for each of the main budget items, such as food, clothing, household operation, and medical care. If household accounts have been kept, such information is easily available. Without accounts, expenditures may be estimated rather closely if the family members are called upon to list large personal purchases, if receipted bills and check stubs are used as reminders, and if the homemaker writes down customary expenditures for different items such as food, telephone, fuel.

The family may find it helpful to make a work sheet for use in these preliminary steps of budgeting, listing the different expenditure items in one column, the expenditures of the previous year in the second, and the estimated expenditures, or budget for the current year in the third:

ITEM	PAST YEAR'S EXPENDITURES	BUDGET FOR CURRENT YEAR
Food.....	\$.....	\$.....
Etc.....		

There is no hard and fast rule as to what scheme should be used for classifying expenditures, or what should be the main item classes. However, it is important to use the same system in a budget as is used in the family account book, if current spending is to be checked against budget estimates. A family keeping accounts in this book, therefore, should classify expenditures for family living under these main headings: Food; household operation; automobile and other transportation; clothing; personal expenditures; housing and furnishings; medical care; education and recreation; gifts, church, welfare. Suggestions as to specific expenditures to be classed under each of these headings are given on pages 41-42.

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The critical appraisal of past ways of spending is a step often omitted in budget planning. Some families assume that if they have saved something or are out of debt, they have spent wisely. Instead, they should look at the past year's expenditures, both the whole and the different items, and decide wherein they were good and how they may be bettered. Such questions as the following may well be asked:

Were our total family living expenditures (both cash and charged) greater or less during the year just passed than they were the year previous? If expenditures for all or for only certain items were higher or lower, was this due to:

Change in number of persons in the family?

Change in age of family members with a consequent change in needs, as when older children need more food or more expensive clothing?

Out-of-the-ordinary expenditures for some specific item or items, as for serious illness or for the family's first vacation in several years?

Changes in the family's ways of living so that its scale of living is higher or lower than before?

Change in prices paid for the same goods and services, due to a higher or lower general price level, or to higher prices for some one item, as for food?

Did we spend our money for the things most worth-while for our family? Or did we make some expenditures for things really unimportant for health and happiness?

Was our plan for spending well balanced? Did it promote the development of happy, well-rounded persons? Or did it over-emphasize some aspects of living and under-emphasize others?

Did we buy and produce food adequate for nutritional health of all family members?

Did our family have adequate medical and dental care?

Did our spending promote worth-while interests and provide wholesome recreation for all the family members, by including such purchases as magazines for children and grown-ups, a radio, or good movies?

Did our spending broaden our family's social contacts and add to our friends in the community? Did we provide for membership in such organizations as the Grange, Home Bureau, or 4-H club, or spend for the occasional entertainment of friends of all the family members?

Did our spending provide for increasing the leisure of the more overworked members of the family by purchasing household labor-saving devices or hiring help when it was most needed?

Did our spending help persons less fortunate than we, or better the community in which we live? Did we give to needy friends and relatives, to the church, Red Cross, or Community Chest, or become members of some organization promoting civic improvement?

Did our spending promote long-time rather than only short-time satisfactions? Was money spent for a trip which would be long remembered? Or, over a period of time, was the same amount "dribbled away" for gum, tobacco, quickly broken toys, and other articles enjoyed only a short time?

Could we have obtained more satisfaction for the money we spent if we had done more efficient buying?

Could we have produced on the farm more food and fuel and bought less, thus freeing money for something which would have added to the family's comfort and enjoyment, such as comfortable chairs, a new radio, running water, or electricity?

Did we purposely raise or lower our scale of living because of an increase or decrease in our year's net income?

Was our net worth higher or lower than it was a year ago? Did it increase because current earnings were greater? Or because of economies in family living? Or for both reasons? Did it decrease because of low returns from the farm business, or heavy expenditures for illness or other family emergencies?

Would it have been wiser to **save more** and **spend less** for family living? Or would it have been wiser to **save less** and **spend more** for family living? Was saving made at the expense of family health, wholesome development, or happiness?

As a result of such questioning, improvements in past ways of spending may be planned. Having decided what changes should be made, the family should fit its probable income to its proposed new spending pattern. Thus, if the family has decided that it should spend more for periodicals, it must find some way of cutting other expenditures to provide this additional money, unless the total is to be increased. The program of production for family living and the family's resources of goods, time, and energy must also be considered at this point.

The family should think of its budget, made at the year's beginning, as a flexible guide for spending rather than a fixed and unbreakable rule. No family can foresee what the year will bring, what changes there may be in its income or in its needs. The budget may have to be revised several times to make it fit changing conditions. But the fact that a budget is changing instead of static should not lessen its usefulness in keeping expenditures well balanced and in harmony with family needs and wants.

When a satisfactory budget has been planned, the totals allowed for each item should be transferred from the work sheet to pages 30 and 31, on the second line, where they may be used for checking the monthly expenditures entered just below. For example, if January expenditures for household operation are more than one-twelfth the amount budgeted for the year, the family should be sure that there is a good reason for this, such as heavier expenditures for heating and lighting the house than during summer months. If there is no apparent reason why more than one-twelfth of the year's total should be spent that month, the family probably is over-spending for household operation, and will have to retrench or have less money for other purposes. It is wise, also, to transfer the estimates of expenditures for the previous year to the top lines on pages 30 and 31, so that they may be used for comparisons.

**A monthly plan for meeting relatively large expenditures.** If, each month, a family received one-twelfth of its annual income, and spent one-twelfth of its total yearly expenditures for each budget item, money management would be relatively easy. Since both income and expenditures are irregular, the family will find it advantageous to work out a scheme for monthly spending, so that its money may be stretched to cover the lean as well as the prosperous months. A form for such a money management plan is given on page 5. Estimated income and fixed obligations due on certain dates, such as taxes, insurance, or interest on a mortgage, should be entered for the different months. Relatively large anticipated expenditures, such as for winter clothing, coal, or a vacation, should then be planned in relation to probable funds on hand.

**Remember that every spending plan must be flexible, if it is to be workable. Remember, too, that accounts are not an end in themselves. They should be used as a basis for controlling current expenditures and planning future expenditures, so that the family may have the best possible living from the money it spends.**

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# MONTHLY PLAN FOR MEETING RELATIVELY LARGE EXPECTED EXPENDITURES, IN RELATION TO EXPECTED INCOME

List for the coming year by months: *On left side of page*, estimated amounts of expected income, both that received regularly, as monthly milk check, and that received irregularly, as from sale of year's wheat crop. *On right side of page*, large expected expenditures, both fixed payments due during year, such as taxes, notes, and interest, and relatively large sums for anticipated purchases, such as for coal, automobile, winter coat.

MONTH	EXPECTED INCOME			EXPECTED EXPENDITURES		
		\$			\$	
January						
February						
March						
April						
May						
June						
July						
August						
September						
October						
November						
December						

**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

Directions for this form, pages 37-39.

(6)

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(Tear off at dotted line if desired)

[illegible][illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

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**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

Directions for this form, pages 37-39.



(Tear off at dotted line if desired)

CLOTHING											
Husband		Wife		Children							
				(Name)		(Name)		(Name)		(Name)	
4		5		6		7		8		9	
\$		\$		\$		\$		\$		\$	
\$		\$		\$		\$		\$		\$	

[illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$





**CASH EXPENDITURES FOR FAMILY LIVING** (Including Cash Payments on Family Bills)

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

DATE	FOOD (Food and meals bought)		HOUSEHOLD OPERATION						AUTOMOBILE AND OTHER TRANSPORTATION								DATE	CLOTHING						
			(Kerosene, coal, electricity, telephone, postage, bathroom and laundry supplies, household hired help)									(Gasoline, repairs, license, payments on auto- mobile; fares on train, bus, street car)									(Ready-made, and materials; gloves, purses, etc.; paid labor for sewing; cleaning, shoe repairs)			
	1		ITEM			2			ITEM			3				ITEM								
\$						\$						\$												
TOTAL	\$					TOTAL	\$					TOTAL	\$						TOTAL					



(Tear off at dotted line if desired)

## Children

PERSONAL EXPENDITURES (Allowances or spending money, tobacco, services at beauty and barber shops, personal recreation)

8-9420

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

8—9420



Number of meals served during month to:

[illegible]



(Tear off at dotted line if desired)

[illegible][illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

**CASH BUSINESS EXPENDITURES, CASH RECEIPTS, AND INVESTMENTS (Including Cash Payments on Business Bills)**

[illegible]



**CASH EXPENDITURES FOR FAMILY LIVING** (Including Cash Payments on Family Bills)

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

(Tear off at dotted line if desired)

[illegible][illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$



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Number of meals served during month to:

[illegible]

(Tear off at dotted line if desired)

[illegible]

**PERSONAL EXPENDITURES** (Allowances or spending money, tobacco, services at beauty and barber shops, personal recreation)

[illegible]



**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$



**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

Directions for this form, pages 37-39.



(Tear off at dotted line if desired)

## Children

PERSONAL EXPENDITURES (Allowances or spending money, tobacco, services at beauty and barber shops, personal recreation)

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**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

8-9420



**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

### CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)

(Tear off at dotted line if desired)

## CLOTHING

[illegible]

**PERSONAL EXPENDITURES** (Allowances or spending money, tobacco, services at beauty and barber shops, personal recreation)

[illegible]

### CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)

[illegible]



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**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

(Tear off at dotted line if desired)

[illegible][illegible]



### CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS			EDUCATION AND RECREATION		
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)			(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)		
	ITEM	16		ITEM	17	
		\$			\$	
	TOTAL	\$		TOTAL	\$	
DATE	MEDICAL CARE			GIFTS, CHURCH, WELFARE		
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)			(Gifts to persons outside of family, church, charity)		
	ITEM	18		ITEM	19	
		\$			\$	
	TOTAL	\$		TOTAL	\$	

[illegible]

**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

DATE	FOOD (Food and meals bought)		HOUSEHOLD OPERATION				AUTOMOBILE AND OTHER TRANSPORTATION						DATE	CLOTHING	
			(Kerosene, coal, electricity, telephone, postage, bathroom and laundry supplies, household hired help)				(Gasoline, repairs, license, payments on automobile; fares on train, bus, street car)							(Ready-made, and materials; gloves, purses, etc.; paid labor for sewing; cleaning, shoe repairs)	
			ITEM		2		ITEM		3				ITEM		
\$					\$					\$					
TOTAL	\$				TOTAL	\$			TOTAL	\$				TOTAL	



(Tear off at dotted line if desired)

Husband		Wife		Children							
				(Name)		(Name)		(Name)		(Name)	
4		5		6		7		8		9	
\$		\$		\$		\$		\$		\$	
\$		\$		\$		\$		\$		\$	

[illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

[illegible]



**CASH EXPENDITURES FOR FAMILY LIVING** (Including Cash Payments on Family Bills)

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

Directions for this form, pages 37-39.

### CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)

(Tear off at dotted line if desired)

## CLOTHING

[illegible]

**PERSONAL EXPENDITURES** (Allowances or spending money, tobacco, services at beauty and barber shops, personal recreation)

[illegible]

**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$



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**CASH EXPENDITURES FOR FAMILY LIVING (Including Cash Payments on Family Bills)**

Number of meals served during month to:

Family\_\_\_\_\_ Relatives and guests\_\_\_\_\_ Boarders\_\_\_\_\_ Regular and extra hired help\_\_\_\_\_ Total\_\_\_\_\_

[illegible]

(Tear off at dotted line if desired)

Husband		Wife		Children							
				(Name)		(Name)		(Name)		(Name)	
<u>4</u>		<u>5</u>		<u>6</u>		<u>7</u>		<u>8</u>		<u>9</u>	
\$		\$		\$		\$		\$		\$	
\$		\$		\$		\$		\$		\$	

[illegible]



**CASH EXPENDITURES FOR FAMILY LIVING**  
(Including Cash Payments on Family Bills)

DATE	HOUSING AND FURNISHINGS		EDUCATION AND RECREATION	
	(House repairs, minor improvements; furniture, equipment, bedding, table linens)		(School supplies, tuition; music lessons; radio; periodicals, books; movies, games, vacations)	
	ITEM	16	ITEM	17
		\$		\$
	TOTAL	\$	TOTAL	\$

DATE	MEDICAL CARE		GIFTS, CHURCH, WELFARE	
	(Services of doctor, dentist, nurse; medicines, eyeglasses, health and accident insurance)		(Gifts to persons outside of family, church, charity)	
	ITEM	18	ITEM	19
		\$		\$
	TOTAL	\$	TOTAL	\$

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Number of meals served during year to:

# YEAR'S SPENDING

Family \_\_\_\_\_ Relatives and other guests \_\_\_\_\_ Boarders \_\_\_\_\_

Regular and extra hired help \_\_\_\_\_ Total \_\_\_\_\_

(Enter monthly summary at end of each expenditures planned, and to see whether

	Cash receipts	CASH EXPENDITURES FOR FAMILY									
		Food	Household operation	Auto, etc.	Clothing						
					Husband	Wife	Children				
	(21)	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
Previous year's receipts, <sup>1</sup> expenditures and investments.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Expenditures planned for current year.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Cash receipts, expenditures and investments for current year:	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
January											
February											
March											
April											
May											
June											
July											
August											
September											
October											
November											
December											
TOTALS	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
A. Adjust for accounts owed. Enter accounts owed Jan. 1 (p. 32) in proper columns, separating general store bills into food, clothing, etc.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
B. Subtract A from totals above. Differences represent cash spent for purchases of current year.											
C. Enter accounts owed Dec. 31 (p. 32) in proper columns, separating general store bills.											
D. Add B and C. Totals represent purchases of current year, both cash and charged.											
E. Transfer from household expenses the farm's share of costs of food for hired help, etc. <sup>2</sup> Enter such amounts in proper columns, and place total in col. 20.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
F. Subtract above amounts, E, from family expenses, D (cols. 1-19). Differences represent true expenditures for family living. Add lines D and E in col. 20 to obtain true business expenditures.											
G. Enter estimated money value of family living furnished by farm, as food, fuel, and dwelling. (See page 40).	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
H. Add above estimates to true family expenditures. Totals represent estimated money value of farm family living. <sup>3</sup>											

<sup>1</sup> If an account book has been kept the year before, enter total costs of purchases of that year, both cash and charged.

<sup>2</sup> Estimate food expenditures to be charged to farm business on the basis of number of meals served hired help. For suggestions as to share of food and other expenses to be charged to farm business, see pages 38, 39.

<sup>3</sup> Total estimated money value of farm family living is obtained by adding totals of columns 1-19, in line (II).



## PLAN AND SUMMARY

month in order to compare amounts spent with family seems to be keeping within its budget)

[illegible]

### YEARLY CASH SUMMARY

Cash and checkbook balance at first of year _____ \$ _____ Year's cash receipts _____ 1. Total _____ \$ _____ 1 should equal 2. Difference equals "Unaccounted for" _____ \$ _____	&	Cash spent for family living for year _____ \$ _____ Cash spent for business for year _____ Investments for year _____ Cash and checkbook balance at end of year _____ 2. Total _____ \$ _____
---	---	--

**MONTHLY SUMMARY OF ACCOUNTS OWED**  
**(FOR BOTH FAMILY LIVING AND BUSINESS)**

At the beginning of the year (Jan. 1) enter all *unpaid bills*. In column "Person or firm owed", under "Family living", record name of person or store to whom bills are owed, as for groceries, clothing, or doctor's services. Under "Business", record name of person or store to whom any business bills are owed, such as for hardware, seed, or feed. At the end of each month, carry the unpaid amount owed each person or firm to the next column, allowing for cash payments made during month and for additional goods and services charged. Amounts paid on bills should be recorded on the monthly record pages as are other cash expenditures, being entered according to item, as food, clothing, etc. Totals from columns Jan. 1 and Dec. 31, should be transferred to the *Net Worth Sheet* (p. 33).

[illegible]

(Totals from these monthly columns should be transferred to the corresponding month's record of cash expenditures and entered in space marked "Unpaid bills.")

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Directions for this form, page 37.



# NET WORTH STATEMENT OF FARM FAMILY

AT THE BEGINNING AND AT THE END OF THE CURRENT YEAR JANUARY 1, 19\_\_\_\_, AND DECEMBER 31, 19\_\_\_\_

ASSETS	BEGINNING OF YEAR		END OF YEAR <sup>1</sup>		LIABILITIES	BEGINNING OF YEAR		END OF YEAR <sup>1</sup>	
	Jan. 1		Dec. 31			Jan. 1		Dec. 31	
Food supplies	\$		\$		Mortgages and other liens on:	\$		\$	
Clothing and jewelry					Crops				
House furnishings and equipment									
Life insurance (cash value)									
Stocks, bonds, etc.					Mortgages and other liens on:				
Mortgages, notes, accounts due family					Livestock				
Real estate other than farm operated					Machinery				
Other property					Automobile				
Savings accounts									
Balance in checking account									
Cash on hand (in purse)					Mortgages on real estate (farm and other)				
TOTAL 1: Property other than farm business property listed below	\$		\$						
Crops, seed, feed					Amount borrowed on life insurance				
					Notes owed by family (not included above)				
Hens, chicks, other poultry									
Cows, heifers, calves, other cattle					Past due taxes				
Sows, other hogs					Past due interest				
Ewes, lambs, other sheep					Past due cash rent				
Horses, mules					Accounts owed by family (page 32)				
Machinery, equipment					Unpaid installments <sup>2</sup>				
Automobile									
Miscellaneous supplies as twine, bags									
Land (including dwelling and other buildings)					Other debts				
TOTAL 2: Farm business property	\$		\$						
TOTAL ASSETS (sum of total 1 and total 2)	\$		\$		TOTAL LIABILITIES	\$		\$	
Net worth at beginning of year (subtract total liabilities Jan. 1 from total assets Jan. 1)						\$			
Net worth at end of year (subtract total liabilities Dec. 31 from total assets Dec. 31)						\$			
Change in net worth (subtract net worth at beginning of year from net worth at end of year)						\$			

<sup>1</sup> The net worth statement at end of current year, December 31, will be the same as the net worth statement of January 1 of the following year, to be entered in the new account book. Accordingly, at end of year, the family may prefer to fill in details of net worth in a new account book, copying in "End of year" column only those totals needed to compute changes in net worth during current year.

<sup>2</sup> Include installments on both farm and household goods.



# FOOD AND FUEL FURNISHED BY FARM FOR FAMILY USE<sup>1</sup>

*Cream* used for making butter should be valued according to price of cream, not butter.

For *meat and poultry*, record live weight, as "pork, 200 pounds" for a hog of that weight before slaughter.

In recording quantities of *fruits and vegetables* (whether they are eaten at once, stored, dried, or used for canning), give weights (pounds) of raw products. If vegetables are put into storage, enter quantities stored instead of making numerous small entries as products are used.

For all products except meat, fruit, and vegetables, make an estimate of the average price for the year, and use in computing the value of the year's supply. See directions, page 40, for pricing products.

MONTH	WHOLE MILK	SKIM MILK	CREAM	EGGS	POULTRY	FRUITS			VEGETABLES (including potatoes)		
	Quarts	Quarts	Pints	Dozen	Pounds	Kind	Pounds	Value	Kind	Pounds	Value
Jan.								\$			\$
Feb.											
Mar.											
Apr.											
May											
June											
July											
Aug.											
Sept.											
Oct.											
Nov.											
Dec.											
Amount											
Money value	\$	\$	\$	\$	\$			\$			\$

MONTH	FUEL	HONEY, SIRUPS	FLOUR, CEREALS	GAME, FISH	MEAT					
	Amount	Pounds	Pounds	Pounds	Kind	Pounds	Value			
Jan.							\$			
Feb.										
Mar.										
Apr.										
May										
June										
July										
Aug.										
Sept.										
Oct.										
Nov.										
Dec.										
Amount										
Money value	\$	\$	\$	\$			\$			\$

Total money value of food and fuel furnished (sum of all "value" columns), \$\_\_\_\_\_

<sup>1</sup> A daily record may be kept on a calendar or wall card and monthly totals transferred to this sheet.

Directions for this form, page 40.

(This sheet may be used for additional information concerning any item, as for a detailed record of food expenditures. Or it may be used for keeping an account of expenditures for raw materials and receipts from sale of made-at-home products, as for costs of materials for baked goods to be sold, and money received from their sale. It also may be used for listing insurance policies.)

[illegible]

(This sheet may be used for additional information concerning any item, as for a detailed record of food expenditures. Or it may be used for keeping an account of expenditures for raw materials and receipts from sale of made-at-home products, as for costs of materials for baked goods to be sold, and money received from their sale. It also may be used for listing insurance policies.)

[illegible]



# INFORMATION NEEDED FOR EFFECTIVE USE OF THIS FARM FAMILY ACCOUNT BOOK

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## EXPENDITURES FOR FAMILY LIVING (pages 6-31)

### Recording expenditures for family living (pages 6-29)

*This book is a record of cash payments.* No entries should be made for goods bought on credit until payments for them have been made. Consequently, the record for a single month may not show all of that month's purchases. However, adjustments are made in the year's expenditure summary (pages 30, 31), to show the year's total purchases, both cash and charged.

*Every cash payment for goods and services for family living should be entered on the monthly expenditure record.* Record the item bought in the proper item column. For example, record soap in the column headed "Household operation." Enter the amount spent in the money column. Suggestions as to what items should be classified under each heading are given on pages 41-42. In this scheme of classification, an attempt has been made to keep the record form as simple as possible, but to give sufficient information to enable the family to analyze its ways of spending and to detect "leaks."

Columns are provided for recording expenditures for clothing of each family member. The family wishing to keep less detailed records may prefer to use only one column for this item, grouping together clothing expenditures of all members. Individual records are desirable, however, since they permit comparison of expenditures of different persons to make sure they are in satisfactory relationship.

It is desirable, too, that a separate column be kept for each individual's personal expenditures such as those for personal care and for recreation. Even more important is a decision that these personal expenditures need not be itemized. Many family account books have been discarded because they policed expenditures so rigidly that all sense of freedom in spending was lost. A weekly or monthly allowance to cover personal expenditures should be given each family member (except very young children) to be spent as he chooses. Only the total amount so allowed need be entered in the account book. If an individual wishes to keep his own personal accounts separate from the family accounts, he may do so. But he should be free to make his own decisions as to how his allowance will be spent.

If regular allowances are not provided, spending money given each individual should be entered as his "personal" expenditures. In addition, money spent by a family member for movies, tobacco, candy, soft drinks, cosmetics, and for barber shop and beauty parlor services—in short, his expenditures for his own pleasure or personal care—should be entered in his "personal" column. Expenditures for family recreation, as when all attend a concert together, should be entered in column 17, "Education and recreation."

### Purchases charged and unpaid bills (page 32)

*If a purchase is charged, no entry should be made on the monthly record until the bill is paid.* Then, the amount should be recorded as any other cash payment, being entered in the proper item column. Payment of a general-store bill that includes a variety of articles, such as food, clothing, and medicines, should be recorded as expenditures for those items.

Provision for a *monthly summary of accounts owed* is made on page 32, to enable the family to know the amount of the bills it owes and to plan to pay them. At the end of each month the total amount so owed should be transferred to the monthly record to show the relation between unpaid bills and cash on hand.

### Summary of expenditures for family living (pages 30, 31)

At the close of each month, the totals spent for each item should be transferred to the year's summary record (pages 30, 31). Here they may be compared with the amounts budgeted for those items, as has been suggested. When the year ends, add monthly entries in each item column to learn the year's cash expenditures for that group of goods and services.



*A true picture of the current year's purchases may not be shown by the year's total of these item columns, since they may include cash payments on bills of the past year and do not include unpaid bills for purchases of the current year. To adjust, subtract amounts paid during year on bills due January first, and add amounts unpaid on current year's purchases, thus showing the year's purchases, both cash and charged. Directions for these steps are given on the summary record (page 30, lines A, B, C, D).*

*Some farm business expenditures are included in this cash expenditure summary. Thus, food furnished to farm help, wages of household help hired to prepare meals for farm laborers, use of the automobile, and of the telephone for business, and of electricity in operating farm machinery—all should be charged to farm business rather than to family living expenses. It is impossible to say exactly what proportion of the total cost should be so charged; but a fair estimate may be made. Many families charge half of the expenses of the automobile and the telephone to the farm and half to the family. Space is allowed for making such adjustments, if the family wishes to do so (lines E and F, pages 30, 31).*

### **CASH RECEIPTS, BUSINESS EXPENDITURES, AND INVESTMENTS, AND A CASH BALANCE** (pages 7-29)

Records showing cash receipts and total cash outlays for business and family living expenses and for investments, are necessary if the family is to know how much it receives and where its money goes. *Farm cash receipts and business expenditures on the monthly records should be transferred to the farm account book for analysis; but the amounts received and spent should be entered on the monthly cash records (pages 7-29) of this family account book if a family is to have the information needed for making a monthly cash balance. Detailed records of such small and frequent cash receipts as those from sales of eggs or from products sold at the roadside stand should be kept in the farm account book, and only the monthly totals transferred to this family account book.*

The *monthly cash summary or cash balance* is a good memory check, showing whether any large receipts or expenditures have been omitted from the account book. If the month's cash receipts, plus cash on hand and in the bank (cash and checkbook balance) at the beginning of the month, equal cash spent for family living, for business, and for investments, plus the cash and the checkbook balance at the end of the month, then no important money transactions have been forgotten. A small difference between these two totals should be entered as "*unaccounted for*." It is an unwise use of time to attempt to make income and outgo balance to the last penny. Many a family has given up account-keeping because the task of obtaining an exact cash balance was so difficult. If the difference "*unaccounted for*" is large, however, an effort should be made to learn what receipts or expenditures were overlooked.

The cash and checkbook balance at the end of each month should be transferred to the next month's record. Remember, a checkbook balance may not be the same as the bank's statement of the balance in an account, since the bank's statement does not include outstanding checks.

The *investment* column on the monthly record includes such cash outlays as those for life-insurance premiums, stocks, bonds, real estate, and payments on mortgages and notes owed. If a bond is sold and a new bond is bought, the money received should be entered in the "Cash receipts" column and the amount paid for the new bond should be entered in the "Investment" column. The figure showing the year's total investments, therefore, may not indicate additions to the family's net worth. Part of the investment total may be due to a transaction similar to the bond sale just described and may, therefore, represent a change in securities owned instead of an increase in amount invested. In addition, figures for investments include total amount paid on life-insurance policies. Only a part of such a premium will increase net worth; the remainder is for insurance against death during the current year.

### **RECORD OF MEALS SERVED** (pages 6-29)

Family food expenditures increase when meals are furnished to relatives, hired help, or others. The homemaker can clarify the picture of what her food expenditures actually represent, if she keeps a large calendar in her kitchen and makes a daily memorandum of number of meals served; how many to the family, to relatives and other guests, to boarders and lodgers, and to hired help. At the end of the month she may transfer her totals to the spaces provided at the top of the monthly expenditure records (pages 6-29). A yearly summary of meals served is provided on page 30. For the household with only occasional guests, and with no hired help to whom meals are furnished, such a record is unnecessary.



This record of meals served will aid in estimating cost of food furnished farm help (Yearly summary, pages 30, 31, line E). Divide total cash food expenditures by total meals served, to learn cost per meal. Multiply this figure by number of meals served to farm help to obtain total cost of such meals.

If many purchased meals have been eaten away from home, their cost should be subtracted from total food costs to obtain true cost of meals served at home. However, for the farm family, which buys relatively few meals away from home, this step is unnecessary.

### FAMILY NET-WORTH STATEMENT (page 33)

A *net-worth statement* is a record of a family's assets, or property (real and personal), and of its liabilities—a comparison of what it owns with what it owes. It, therefore, shows how much the family “is worth.” Net worth should be estimated at the beginning and at the end of the year in order that the family may know whether it has gone ahead or fallen behind financially.

#### Estimating value of property (other than farm)

The value of *food supplies* on hand (including canned, dried, and other food from the farm, stored for family use, and stocks of purchased food) should be estimated. Directions for estimating value of home-produced food are given on page 40.

An inventory of *household furnishings and equipment*, and of such personal belongings as clothing and jewelry, is helpful but not essential for estimating their value on the net-worth sheet. A rough estimate of the value of the more important articles can be made without an inventory. Clothing and household goods depreciate with use, hence the value given them should be lower than the price paid when they were purchased. Since there is little information upon which to base the annual rate, or amount of depreciation, the method suggested in some farm account books for estimating depreciation on machinery may be used: “Divide the original cost of the article by its probable life in years, and charge off that amount each year.” Using this method, a \$20 rug, which the family expected to use for 10 years, would depreciate \$2 each year. It, therefore, would be valued at \$12 after being used for 4 years. Another basis for placing a value upon household goods is to estimate what they could be sold for in the open market. This value often is less than the estimate reached by the method first given.

To value *insurance policies and annuities* use cash-surrender value at end of period for which premiums have been paid, as stated on policies. Current market value should be given to *stocks, bonds, and building and loan shares*. The amount due the family on *mortgages and notes* should take account of unpaid interest as well as principal. *Real estate other than farm* includes land not operated by the farm family and dwellings or other buildings. *Other property* includes any property not listed above, except property which should be listed below as “Farm business” assets. The *balance in checking account* is the amount of money in the bank, minus outstanding checks.

#### Estimating value of farm business property

If a farm account book is kept, the total value of farm business property may be transferred from the farm property inventory given therein, and estimates of the value of separate items need not be entered in this family account book. If farm accounts are not kept, the estimate of the value of the farm business property will be more accurate if the value of each of the items listed on the net-worth sheet is estimated and these estimates are added, than if an attempt is made to set a value on the business as a whole.

#### Estimating liabilities

Include as liabilities all debts owed by the family whether for business or family living. Differentiate between a chattel mortgage placed on an automobile or farm machinery and the unpaid installments on such equipment, there being a place for recording each type of debt. The total accounts owed for family living and business on January 1 and December 31 may be obtained from page 32.

Any debts the family owes in addition to those specifically listed above should be entered as *other debts*.



## FAMILY LIVING FURNISHED BY THE FARM

Although a record of value of the family's living furnished by the farm is not an essential part of a farm-family account book, it is helpful in making decisions as to the program of production for home use and in placing a money value upon the family's living.

**Food, fuel, and other goods furnished by the farm** (page 34). Monthly estimates of amounts of fuel, and of milk, meat, fruits, vegetables, and other foods furnished by the farm for family use should be entered on page 34 in accordance with the suggestions. The blank column may be used for recording amounts of wool, cotton, tobacco, or other goods. Time is saved by making one entry when food is stored, instead of making monthly estimates of amounts used during that period. If there is considerable loss of stored food because of spoilage and shrinkage, as might be the case with potatoes and other vegetables, a correction in estimated amount used should be made at the end of the year. Because of these entries for foods stored and canned, this record does not show monthly consumption of farm products.

If the family wishes a more exact record than this estimate furnishes, a pad or kitchen wall card may be used for daily entries, and the total transferred each month to the account book. Wall cards are available from the extension services of many States.

To estimate the value of the goods furnished, the following method may be used: Value the goods according to the price the family would have paid had it purchased similar quantities and qualities from neighbors or from stores. Since money value is estimated on the total amount furnished during the year, instead of each month, this value should be based on a year's average price for milk, cream, and other products furnished throughout the year, and upon a season's average price for products such as tomatoes, used during the local season.

Other methods are sometimes used in account projects, depending upon the purpose for which data are being collected. In some State projects, retail store prices have been used; in others, wholesale. If this account book is kept by a family participating in a farm family account project, the method of valuation used by the agency responsible for the project should be followed.

In many *farm account books*, space is provided for entering the value of food and fuel furnished the family by the farm, as a part of the complete record of returns from the farm. The purpose of such an estimate in the farm account book is different, therefore, from the purpose of the estimate in the family account book. In placing a cash value upon products furnished the family, the farm account book should show what the farmer would have received for the goods had he sold them. To use prices he would have paid had he bought the goods (as is done in the family account book) would be to give an untrue picture of business returns.

**Housing furnished by the farm.** An estimate, rough but adequate for this purpose, may be made of the value of the year's housing furnished by the farm, as follows:

Compute 10 percent of the estimated replacement value of the house, minus estimated depreciation. For example, the estimated replacement value of a 10-year-old house may be \$2,000. If the probable life of the house is estimated at 40 years, the annual depreciation would be one-fortieth of \$2,000 or \$50, and depreciation for 10 years would be \$500. The replacement value (\$2,000) minus the estimated depreciation (\$500) would be \$1,500. Ten percent of \$1,500 is \$150, the estimated value of housing furnished during the year. 8-9420



# SUGGESTIONS FOR CLASSIFYING EXPENDITURES FOR FAMILY LIVING AND BUSINESS, INVESTMENTS, AND CASH RECEIPTS

## Expenditures for Family Living

### Food (column 1)

All food purchased, including cod or fish liver oils, candy, ice cream, sodas. (Unless these are purchased by one person for his own use, in which case classify as "Personal expenditures.")

Meals purchased away from home, if it is possible to separate their cost from other expenses such as education and transportation.

No space is allowed for listing articles of food bought. If more detail than amount spent is desired, use pages 35 and 36.

Items such as matches, soap, and other cleaning supplies, customarily purchased from the grocer, should be separated from food bills and entered under "Household operation."

A record of meals served to hired help should be kept in the space provided at the top of the monthly expenditure record. At the end of the year, the cost of the help's meals should be estimated and subtracted from food expenditures to give cost of food served family. A similar adjustment may be made for meals served boarders and others.

If cooked foods, such as cakes, are sold, it is desirable to keep a record of such sales (using pages 35 and 36) so that the cost of ingredients may be estimated and subtracted from food expenditures.

### Household operation (column 2)

Telephone, telegrams, postage, stationery, ink. Kerosene, gasoline, coal, gas, electricity, wood. Water, ice.

Soap, other laundry supplies; laundry sent out. Brooms, brushes, floor wax, other cleaning supplies.

Toilet paper, other bathroom supplies.

Household supplies for canning and sewing.

Grass, flower seeds, other yard supplies.

Flowers and plants for house.

Services of hired help for housework, laundry, care of yard, etc.

Moving and storing household goods.

Bank charges, safe deposit box rent, interest on money for household use.

If household help is hired to prepare meals for farm hired help, or to enable some family member to help with farm business, the cost of such extra hired help should be charged to business expenses. (Pages 30, 31, line E.)

### Automobile and other transportation (column 3)

Automobile:

Gasoline, oil, tires, other equipment, new parts.

Repairing, waxing, washing, painting, other services.

License, taxes, bridge tolls, insurance of all types, parking charges; payments for car.

Railroad, boat, bus, trolley, and taxi fares.

If the automobile is used both for farm business and family living, a part of the year's expenses should be charged to farm business. (Pages 30, 31, line E.)

### Clothing (columns 4, 5, 6, 7, 8, and 9)

Outer garments, including all types of shoes, boots, galoshes, and sport clothing such as swim suits.

Accessories, such as gloves, handkerchiefs, umbrellas, pocketbooks, costume jewelry, neckties.

Undergarments, including nightwear; bath robes, bedroom slippers.

Materials and findings for home-made clothing. (General sewing supplies are classed as "Household operation.")

Paid labor for sewing.

Cleaning, dyeing, and repairing clothing.

Keep a clothing record for each person in the family. If there are more than six family members, increase number of columns by dividing as many as necessary in half.

Gifts of clothing, purchased by one member of the family for another, should be entered as any other clothing purchase, since they are paid for from the family's cash income.

Gifts of clothing from outsiders, not paid for from family income, should not be entered as expenditures. However, it is desirable to note such gifts in the person's clothing item column (but not in the cost column) to show that his wardrobe was increased by articles that were not purchased.

### Personal expenditures (columns 10, 11, 12, 13, 14, and 15)

Monthly allowances, or money given to individuals to spend for their personal care and recreation, or for "treats." (Money given for clothing should be recorded as a clothing expenditure.) Expenditures from allowances need not be itemized. (See page 37.)

Expenditures made from family funds (instead of from personal allowances) for or by an individual, for such goods and services as these, for himself:

Barber and beauty-shop services.

Cosmetics, perfumes, and other toilet supplies. (Soap and mouth wash bought for family use are classed as "Household operation.")

Candy, ice cream, sodas, drinks, and other "treats."

Cigarettes and other smoking supplies.



Personal recreation, such as individual's baseball, his attendance at movies without other family members, etc.

Watches, watch repairs, and jewelry other than costume jewelry.

Keep a personal record for each member of the family, increasing the number of columns for large families as was suggested for clothing.

#### **Housing and furnishings (column 16)**

House repairs, and minor improvements including shrubbery and landscaping. (Major improvements, such as additions, should be classed as farm business expenditures, since they increase the value of the farm.)

Fire insurance on furnishings and equipment.

Taxes on furnishings and equipment.

Furniture, floor coverings, window shades and curtains, hangings.

Pictures, dishes, silverware, household linens, other bedding.

Refrigerators, stoves, other kitchen equipment.

Washing machines, other laundry equipment.

Vacuum cleaners, carpet sweepers, sewing machines, other housekeeping appliances.

Repairs on furnishings.

#### **Education and recreation (column 17)**

Formal education:

School books, pens, paper, other school supplies.

Tuition and fees, including those for correspondence courses, music lessons, etc.

Board and lodging of child away at school.

(School lunch of child at home is classed as a food expenditure.)

Newspapers, magazines, books.

Plays, concerts, lectures, movies, fairs, dances (unless classed as personal expenditures).

Games, toys, athletic supplies, and other play equipment; pets; cameras; films (for use by more than one family member, otherwise classified as "Personal").

Radio, radio supplies; phonograph, records; other musical instruments, sheet music.

Dues to social and educational organizations. (Dues to farm organizations should be charged to "Business expenses.")

Vacation expenses, except when food and transportation expenses can be separated and charged to those items.

Only expenditures for family recreation should be recorded in this column. Expenditures for recreation of one person should be recorded as "Personal expenditures."

#### **Medical care (column 18)**

Fees of doctor, surgeon, dentist, oculist, nurse.

Hospital care, special treatments.

Surgical appliances, eyeglasses, medicine, other supplies for medicine chest.

Health and accident insurance.

#### **Gifts, church, welfare, and family events (column 19)**

Gifts purchased for persons outside the family, such as flowers, wedding and Christmas gifts. (Gifts purchased for family members should *not* be entered here, but should be treated as other expenditures, being classed as clothing, etc.)

Gifts of money or loans of money to relatives or others outside the family, which cannot properly be classed as investments. (Gifts of money to family members, if intended for purchase of a specific item should be classed as an expenditure for that item. Example—money given for a hat should be recorded as a clothing expenditure. If not intended for a specific purpose, but given to be spent as the person chooses, money gifts should be classified as other "spending money" under "Personal expenditures.")

Contributions to church, Sunday school, and community chest.

Income and personal taxes, not included elsewhere.

Family events, such as deaths, weddings, christenings (include such expenditures as those for funerals, cemetery lots, services of minister, etc.)

#### **Cash business expenditures (column 20)**

Farm business:

Feed and seed.

Livestock and care of livestock.

Labor hired.

Equipment and machinery, new, repairs, fuel.

New buildings and building repairs.

Taxes, interest.

Other farm expenses.

Business expenditures, other than farm business.

#### **Cash receipts (column 21)**

All cash receipts from the farm operated, such as those from sales of livestock, crops, and machinery; miscellaneous farm receipts.

Income from labor, not properly classed as farm income.

Gross income from investments, such as interest on money loaned, dividends, returns from real estate rented to others.

Money from capital, such as from sale of property, from savings, canceled insurance, borrowing.

Receipts from boarders, sale of baked goods, etc.

Gifts of money.

#### **Investments, payments of notes (column 22)**

Life-insurance premiums, annuity payments.

Purchases of stocks, bonds, real estate; other investments.

Payments on principal of mortgages and notes (these may be considered a type of savings, since they increase "Net worth"). Do not include payment of notes for installments on automobile and equipment. Enter such installment payments as expenditures for transportation or equipment, in proper columns. S-9420



## FAMILY RECORD

(This record is intended primarily for use by families participating in a family account project, and sending their account books to the State extension office or some other research agency for analysis. However, a family may wish to keep this record for its own reference later. For example, in comparing food expenditures for one year with those of another, a family would find it helpful to know the number of family members and the number of employees to whom meals were furnished each year.)

Name	Address
------	---------

Number of acres in farm operated \_\_\_\_\_. Owned \_\_\_\_\_, rented \_\_\_\_\_.

Number of acres owned and rented to others \_\_\_\_\_

If operator has any occupation other than farming, indicate here \_\_\_\_\_

## THE FARM FAMILY

**PERSONS IN FAMILY <sup>1</sup>**

[illegible]

<sup>1</sup> Family includes all persons dependent on family purse for all or part of support.

<sup>2</sup> It is not necessary to give age of adults.

**PERSONS IN HOUSEHOLD, NOT FAMILY MEMBERS <sup>3</sup>**[illegible]

<sup>3</sup> Include here persons eating with family or living in family dwelling such as: (1) Relatives living with family as boarders or employees, and not dependent upon family purse for support; (2) employees, whether on farm or in house, to whom family furnishes meals, lodging, or both.

8—9420

The first part of the chapter discusses the importance of understanding the context of the data. This includes identifying the source of the data, the methods used to collect it, and the potential biases that may be present. The second part of the chapter focuses on the analysis of the data, including the use of statistical tests and the interpretation of the results. The third part of the chapter discusses the presentation of the data, including the use of tables and graphs to make the information more accessible to the reader.

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